

Form finmgtc

UNITED STATES BANKRUPTCY COURT

District of New Jersey
401 Market Street
Camden, NJ 08102

Case No.: 20-10966-ABA
Chapter: 13
Judge: Andrew B. Altenburg Jr.

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Michael Heller
117 Union Mill Terrace
Mount Laurel, NJ 08054

Maria Heller
117 Union Mill Terrace
Mount Laurel, NJ 08054

Social Security No.:
xxx-xx-6803

xxx-xx-5541

Employer's Tax I.D. No.:

**NOTICE OF FAILURE TO FILE DEBTOR'S CERTIFICATION OF COMPLETION
OF INSTRUCTIONAL COURSE CONCERNING FINANCIAL MANAGEMENT**

To receive a discharge each individual debtor must participate in a personal financial management course. The course provider may file a Certificate of Debtor Education, or the debtor must file a *Debtor's Certification of Completion of Instructional Course Concerning Financial Management* (Official Form B23) proving compliance with the financial management course requirement for discharge (each debtor in a joint case must file a separate Certification). The Certification must be filed by:

Chapter 13: [No Later than the date you make the last payment under your plan.]

To date the court has not received the above document from the debtor(s), nor has it received a Certificate of Debtor Education from a course provider. If the court does not receive the document(s) within the time frame set forth above, your case will be closed without entry of the discharge. If the case is closed without entry of the discharge you must file a Motion To Reopen to allow for the filing of the document(s) and pay the applicable filing fee.

Dated: April 6, 2020
JAN: admi

Jeanne Naughton
Clerk

Certificate of Notice Page 2 of 2

United States Bankruptcy Court
District of New JerseyIn re:
Michael Heller
Maria Heller
DebtorsCase No. 20-10966-ABA
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin
Form ID: finmgtcPage 1 of 1
Total Noticed: 3

Date Rcvd: Apr 06, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 08, 2020.
db/jdb +Michael Heller, Maria Heller, 117 Union Mill Terrace, Mount Laurel, NJ 08054-3265

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg E-mail/Text: usanj.njbankr@usdoj.gov Apr 07 2020 01:05:13 U.S. Attorney, 970 Broad St.,
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg +E-mail/Text: ustpreregion03.ne.ecf@usdoj.gov Apr 07 2020 01:05:10 United States Trustee,
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
Newark, NJ 07102-5235

TOTAL: 2

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 08, 2020

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 6, 2020 at the address(es) listed below:

Andrew M. Lubin on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS
INDENTURE TRUSTEE bkecf@milsteadlaw.com, alubin@milsteadlaw.com
Christopher M. McMonagle on behalf of Creditor WBL SPO I, LLC cmcmonagle@sterneisenberg.com,
bkecf@sterneisenberg.com
Denise E. Carlon on behalf of Creditor SPECIALIZED LOAN SERVICING, LLC
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
Lee Martin Perlman on behalf of Debtor Michael Heller ecf@newjerseybankruptcy.com,
mcdoherty@ecf.courtdrive.com
Lee Martin Perlman on behalf of Joint Debtor Maria Heller ecf@newjerseybankruptcy.com,
mcdoherty@ecf.courtdrive.com
Marc D. Miceli on behalf of Creditor The Christie Lodge Owners Association, Inc.
mmiceli@sm-lawpc.com, lindsay@sm-lawpc.com
Rebecca K. McDowell on behalf of Creditor 1st Colonial Community Bank rmcdowell@slgcollect.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9